

Company Name:	Highmark
NAIC Code:	55204
SERFF Tracking #:	HLTH-133665442
Market Segment:	Individual

1. Use the Exhibit for both individual and Small Group Market Plans. A separate Exhibit should be provided for Individual and Small Group filings.

2. Market segment refers to individual (which includes Catastrophic) or Small Group.

3. The requested percentage rate change reflects the expected change that would apply to the contract holder (or member for Small Group business) on that contract holder's next rate change date for each contract holder within the indicated combination of metal level, rating region, and product name.

4. The "Product/Sheet Name" is the product name as expressed on consumers' policies (i.e., as consumers are likely to refer to this product/medical year when communicating with DFS). A separate row is to be used for each combination of metal level, rating region, and product name.

5. The effective dates is the start of the calendar year in which the requested rate change becomes effective. Approximate dates are 1/1/2024, 4/1/2024, 7/1/2024 and 10/1/2024.

6. The percentage changes (lowest and highest) and all of the coverages are considered for all rating regions, then separate rows by rating region need not be used, and "All Region" can be shown in the Rating Region column. If the rate change range information differs by rating region, then separate rows will be used for each rating region and the "All Region" label will not be used.

7. Insurer uses. Rating region names used on this exhibit are to use the standard rating regions names developed by DFS (i.e., Albany Area, Buffalo Area, etc.).

8. The "requested rate change" calculates the impact of any riders (such as, age 29, domestic partner, family planning, spouse, post-natal, etc.).

9. "Lowest" should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.

10. "Highest" should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.

11. The weighted average percentage should be developed based on annualized premium volume or membership for that metal level, and rating region, including any applicable riders.

12. Percentage Rate Changes should be calculated using membership as of 3/31/2023.

13. This exhibit must be submitted as an Excel file and as a PDF file.

14. The Total Annualized Premium in Cells G-24 of this Exhibit should equal the Total in Cell G-41 of Exhibit 13c.

15. The Total Annualized Premium in Cells H-24 of this Exhibit should equal the Total in Cell H-41 of Exhibit 13c.

16. The Total Number of Members and Subscribers in Cells H-24 and I-24 of this Exhibit should equal the totals in Cells G-42 of Exhibit 13c and Cells G-43 of Exhibit 13c-Supplement respectively (i.e., Only those members/subscribers currently enrolled in plans that will continue to be offered in 2024).

						Totals	\$49,914,674	6,612	4,758														
						Annualized Premium as of	Total # of Members as of	Total # of Subscribers as of															
						3/31/2023	3/31/2023	3/31/2023															
									Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher	Requested Percentage Rate Change			
																				Lowest	Highest	Weighted Avg	
Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Street Name																		
Individual	01/01/24	PLATINUM	1 - Albany Area	STANDARD	Platinum Standard	\$3,007,487	232	158	0	0	0	0	0	0	232	0	0	0	0	0	19.92%	19.92%	19.92%
Individual	01/01/24	PLATINUM	2 - Buffalo Area	STANDARD	Platinum Ind POS PLUS	\$2,362,709	197	169	0	0	0	0	0	0	236	0	0	0	0	0	24.74%	24.74%	28.24%
Individual	01/01/24	PLATINUM	2 - Buffalo Area	STANDARD	Platinum Standard	\$3,429,448	312	239	0	0	0	0	0	0	312	0	0	0	0	0	27.04%	27.04%	27.04%
Individual	01/01/24	PLATINUM	7 - Utica/Waterloo Area	STANDARD	Platinum Standard	\$184,245	14	9	0	0	0	0	0	0	14	0	0	0	0	0	19.92%	19.92%	19.92%
Individual	01/01/24	GOLD	1 - Albany Area	STANDARD	Gold Ind Destination 65	\$574,437	56	99	0	0	0	0	0	0	95	0	0	0	0	0	17.31%	17.31%	17.31%
Individual	01/01/24	GOLD	1 - Albany Area	200 SERIES	Gold Standard	\$1,901,063	178	137	0	0	0	0	0	0	178	0	0	0	0	0	19.92%	19.92%	19.92%
Individual	01/01/24	GOLD	2 - Buffalo Area	STANDARD	Gold Ind Destination 65	\$473,578	54	41	0	0	0	0	0	0	54	0	0	0	0	0	24.03%	24.03%	24.05%
Individual	01/01/24	GOLD	2 - Buffalo Area	200 SERIES	Gold Ind POS 200	\$1,214,573	148	111	0	0	0	0	0	0	148	0	0	0	0	0	24.74%	24.74%	24.74%
Individual	01/01/24	GOLD	2 - Buffalo Area	STANDARD	Gold Standard	\$2,310,203	257	181	0	0	0	0	0	0	0	257	0	0	0	0	27.03%	27.03%	27.03%
Individual	01/01/24	GOLD	7 - Utica/Waterloo Area	STANDARD	Gold Ind Destination 65	\$135,776	11	0	0	0	0	0	0	0	13	0	0	0	0	0	17.31%	17.31%	17.31%
Individual	01/01/24	GOLD	7 - Utica/Waterloo Area	7000 SERIES	Gold Standard	\$364,844	30	27	0	0	0	0	0	0	36	0	0	0	0	0	19.92%	19.92%	19.92%
Individual	01/01/24	SILVER	1 - Albany Area	STANDARD	Silver Ind Destination 65	\$1,630,834	201	151	0	0	0	0	0	0	201	0	0	0	0	0	16.62%	16.62%	16.62%
Individual	01/01/24	SILVER	1 - Albany Area	STANDARD	Silver Standard	\$6,631,878	792	538	0	0	0	0	0	0	792	0	0	0	0	0	19.21%	19.21%	19.21%
Individual	01/01/24	SILVER	2 - Buffalo Area	STANDARD	Silver Ind Destination 65	\$2,499,895	367	279	0	0	0	0	0	0	367	0	0	0	0	0	23.32%	23.32%	23.32%
Individual	01/01/24	SILVER	2 - Buffalo Area	7000 Series	Silver Ind POS 7000	\$5,194,305	815	609	0	0	0	0	0	0	815	0	0	0	0	0	24.01%	24.01%	24.01%
Individual	01/01/24	SILVER	2 - Buffalo Area	7000 Series	Silver Standard	\$6,607,539	945	697	0	0	0	0	0	0	945	0	0	0	0	0	26.29%	26.29%	26.29%
Individual	01/01/24	SILVER	7 - Utica/Waterloo Area	STANDARD	Silver Ind Destination 65	\$680,634	85	69	0	0	0	0	0	0	85	0	0	0	0	0	16.62%	16.62%	16.62%
Individual	01/01/24	SILVER	7 - Utica/Waterloo Area	STANDARD	Silver Standard	\$1,894,266	229	177	0	0	0	0	0	0	229	0	0	0	0	0	19.21%	19.21%	19.21%
Individual	01/01/24	BRONZE	1 - Albany Area	STANDARD	Bronze Standard	\$3,103,456	867	597	0	0	0	0	0	0	867	0	0	0	0	0	19.92%	19.92%	19.92%
Individual	01/01/24	BRONZE	2 - Buffalo Area	8000 Series	Bronze Ind POS 8000	\$2,644,524	432	432	0	0	0	0	0	0	564	0	0	0	0	0	24.74%	24.74%	24.74%
Individual	01/01/24	BRONZE	2 - Buffalo Area	STANDARD	Bronze Standard	\$2,244,454	438	314	0	0	0	0	0	0	438	0	0	0	0	0	27.04%	27.04%	27.04%
Individual	01/01/24	BRONZE	7 - Utica/Waterloo Area	STANDARD	Bronze Standard	\$628,515	136	96	0	0	0	0	0	0	136	0	0	0	0	0	19.92%	19.92%	19.92%
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							
Individual																							